FHA Catalyst – Single Family Default Monitoring System

Mortgagee User Guide

V1

U.S. Department of Housing and Urban Development

September 2021

Solution Information

Solution	Information
Solution Name	*FHA Catalyst: Single Family Default Monitoring System*
Solution Acronym	*SFDMS*
Document Owner	*OCIO*
Primary Segment Sponsor	*OCIO*
Application Version/Release Number	*1.0/1.0*

Document History

Version No.	Date	Author	Revision Description
1.0	September 2021	HUD Development Contractor	N/A

Table of Contents

1. Introduction

Welcome to the *FHA Catalyst:* Single Family Default Monitoring System. The *FHA Catalyst:* Single Family Default Monitoring System is a web-based secure medium supporting Electronic Data Interchange (EDI), portal User Interface (UI), and Application Programming Interface (API – API will be in a future release) delivery of default reporting to the Federal Housing Administration (FHA). As part of the Housing Information Technology (IT) Modernization effort, the *FHA Catalyst*: Single Family Default Monitoring System replaces FHA Connection's Single Family Default Monitoring System, streamlining the process to report defaults for Mortgagees and FHA staff. The *FHA Catalyst:* Single Family Default Monitoring System (SFDMS) enables real-time case status updates and creates a modernized experience through automation.

1.1. *FHA Catalyst:* SFDMS Mortgagee Guide

This document has been developed to provide users with guidance how to use the *FHA Catalyst:* Single Family Default Monitoring System. Please refer to the Single-Family Housing Policy Handbook 4000.1 for in depth information on FHA policy, event definitions, reporting timeframes, data elements and post audit requirements.

For FHA policies and requirements for default reporting, please utilize:

- Handbook 4000.1, FHA Single Family Housing Policy Handbook

  https://www.hud.gov/program_offices/housing/sfh/handbook_4000-1

For questions about this Guide, please contact FHACatalyst@hud.gov or the FHA Resource Center at 1- 800-CALLFHA (1-800-225-5342). Persons with hearing or speech support needs may use TDD/TTY by calling 1-877-TDD-2HUD (877-833-2483).

1.2. Technical Notes

1. It is highly recommended to use the latest **Google Chrome** browser when using *FHA Catalyst.* Other browsers are not fully supported and may cause loss of functionality.

2. Session Timeout is set to 30 minutes.

2. Getting Started

To utilize SFDMS, the Mortgagee must register with Catalyst.

Mortgagees with questions who are currently preparing or planning to apply for FHA approval soon may contact the FHA Resource Center via email at answers@hud.gov or telephone at (800) 225-5342. Mortgagees can also perform research through the FHA Resource Center's **Knowledge Base of FAQs**.

2.1. Access Information

FHA Approved Mortgagees may request access for a new user by contacting the FHA Resource Center at answers@hud.gov. Users will receive an email from HUD containing a username and a password reset link.

2.2. Logging In

The Google Chrome browser is the preferred browser to access FHA Catalyst. Other browsers are not fully supported and may cause loss of functionality.

1.   Navigate to https://fha-gateway.force.com/hudpdeform.

2.   Enter your username and your new password, then click **Login**.

Figure 1: FHA Catalyst Login Page

2.3.Resetting Your Password

1. If you do not remember your password, click **Forgot Password.**

Figure 2: FHA Catalyst Portal - Forgot Password

2. Enter your username on the Password Reset page then click **Reset Password**.
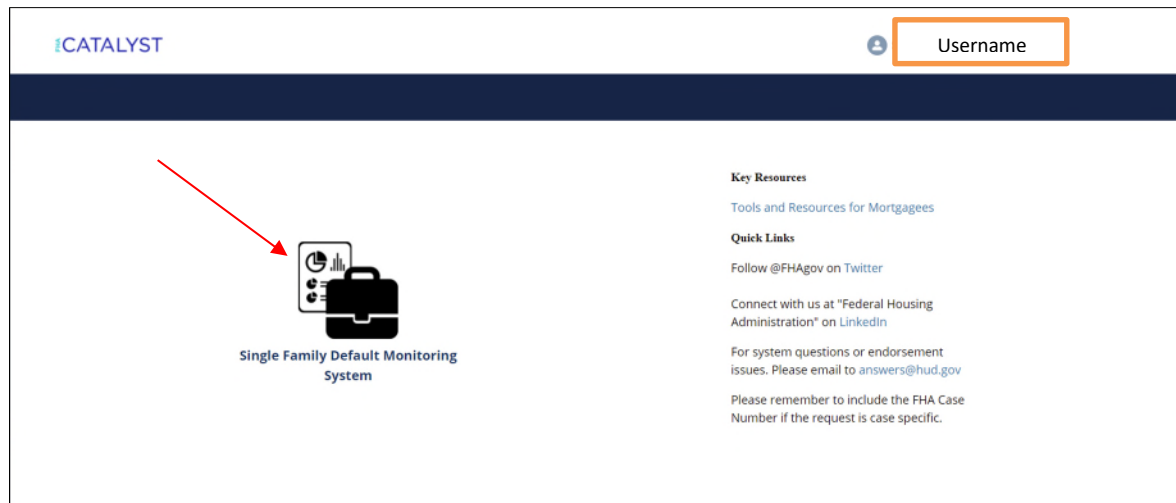

Figure 3: Reset Password

3. **Check your email.** Password reset instructions are sent to the email address associated with your username.

Figure 4: Reset Password Confirmation Message

3. *FHA Catalyst:* Single Family Default Monitoring System Home Page

SFDMS allows Mortgagees to report defaulted Single Family FHA-insured mortgages.
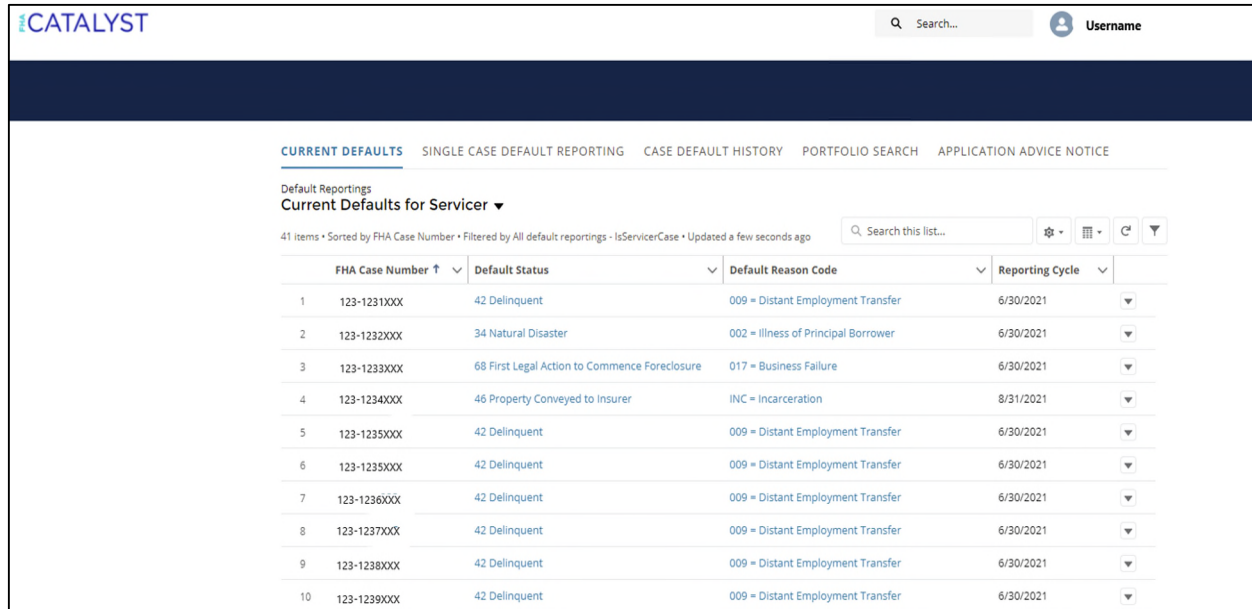
Figure 5: SFDMS Home Page

- Your **Username** is displayed at the top right of the screen. Click on your name to see the options to setup your **Profile**, **Settings**, **Account Information**, **Contact Support** and **Logout**.

- The home page provides access to helpful **Key Resources** and **Quick Links**. Click on the Tools and Resources for Mortgagees hyperlink to access the HUD.GOV Handbook References to the Single-Family Housing Policy Handbook and Supplemental Documents.

- **Click on the Single Family Default Monitoring System icon** in the middle of the page to launch the application.

4. Single Family Default Monitoring System

Figure 6: Current Defaults Screen

The *FHA Catalyst:* SFDMS provides a variety of options for reporting, reviewing, or cancelling and correcting the default reporting of delinquent FHA insured cases. Use the:

- **Current Defaults** screen to view a list of cases currently reported as delinquent for your portfolio. Make selections from the drop-down options to create views to see a list of cases to use in monitoring monthly default reporting. Click on the case number to view the last reported status of a loan.

- **Single Case Default Reporting** screen is used to manually report and to make corrections to reporting for the delinquent FHA insured loans in your portfolio.

- **Case Default History** screen is used to view the reporting history of a case. You can view the life of loan reporting history for a single case using this screen.

- **Portfolio Search** screen is used to create active default case queries. Users can create and view a report determined by their selections. The report can be downloaded and exported to excel as needed. Once selections are made and the Next button selected, a list of loans meeting the criteria will appear and is ready for downloading.

- **Application Advice Notice** screen is an online view of the monthly report TS824 detailing reported cases, errors and actions needed for the reporting cycle. This report can be downloaded and used to make corrections to errors and monitor your portfolio as needed.
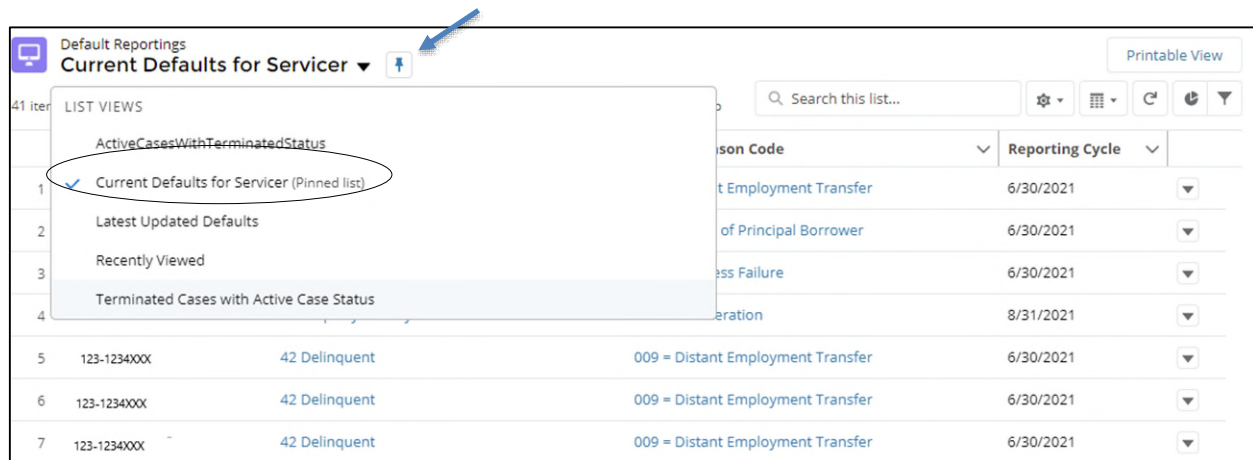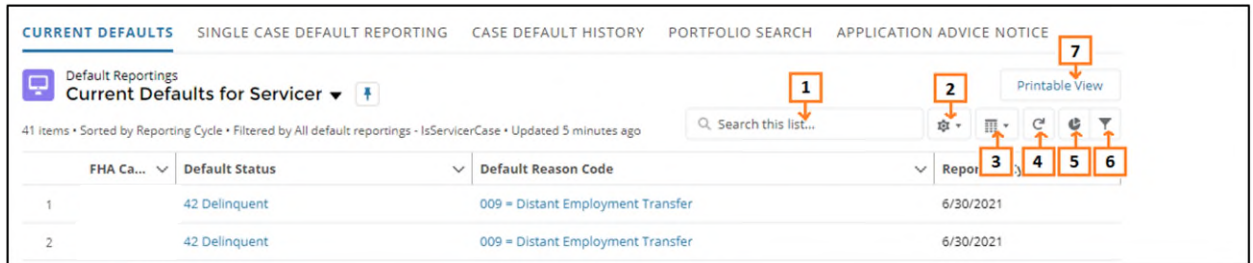
4.1. Current Defaults Screen

Figure 7: Current Defaults Screen - List View Options

Use the Current Defaults screen to create and view a list of cases currently reported as delinquent. Select one of the List View options to create a list of cases to review and monitor monthly default reporting codes. There are four predefined List View Options which can be filtered and sorted as needed. Quick access to view default information is allowed by selecting the case number. The case number link displays the last reported default reporting on the loan.

The List View selection options are:

- **Active Cases with Terminated Status** – This list displays active cases with a terminated default status code reported.

- **Current Defaults for Servicer** – A list of all current defaults reported from the Mortgagee.

- **Latest Updated Defaults** – A list of the cases updated in the last 24 hours.

- **Recently Viewed** – A list of loans recently viewed by the associate logged into the system.

- **Terminated Cases with Active Case Status** – This list displays terminated cases with an active default status code reported.

4.2. List View Filters

Figure 8: List View Filters
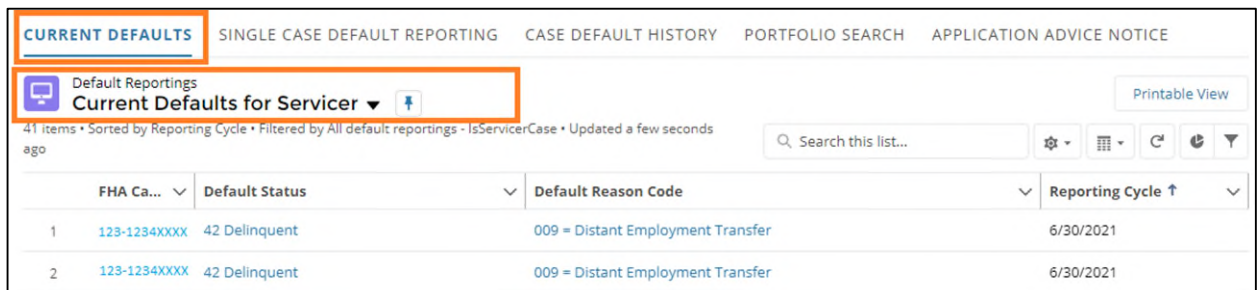
Above in Figure 8: List View Filters, you can control the list view layout. Note: Some control settings are only allowed by Administrators.

List View Filter Menu Bar:

1. **Search this list** – Use this field to search by Default Reason Code. Default status and Reporting Cycle filters can be used to sort the table.

2. **Tool (Cog) Icon** – Access list view controls to reset column width.

3. **Table Icon** – Allows the results to be displayed in a Table or Kanban view. We have disabled the Kanban view and the results will default to the Table view on this screen.

4. **Refresh Icon** – Refresh the list view.

5. **Chart Icon** – Used to transform list data into simple and easy-to-understand pictures, however, we have chosen to disable this feature on this screen.

6. **Filter icon** – Filter is locked and not accessed by general users. Use the sorting arrows to sort FHA Case Numbers.

7. **Printable View** – This button allows you to print the report being displayed on the screen.

4.3. Create a Portfolio List View
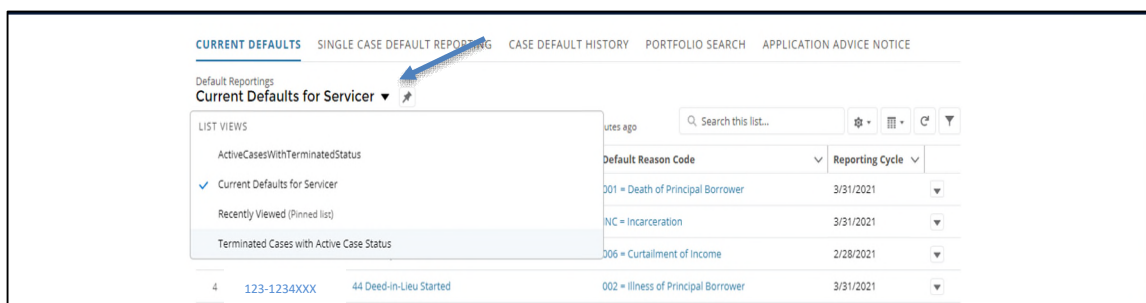
1. **Click on the Current Defaults** tab to access the screen.

    -   The screen automatically defaults to the list view that has been pinned. In most cases it will be the **Current Defaults for Servicer** list view.

        i. This view provides a list of current defaults reported for the Mortgagee.

Figure 9: Current Defaults for Servicer List View

2. Change the list view by going to the drop-down arrow and selecting the view to display. The options for viewing are:

    a. **Active Cases with Terminated Status**

    b. **Current Defaults for Servicer**

    c. **Latest Updated Defaults**

    d. **Recently Viewed**

    e. **Terminated Cases with Active Case Status**

3. The list view automatically populates the screen with cases matching the criteria for the view, if the portfolio has cases that meet the criteria.

    Note: There may be instances when Mortgagees do not have active cases with terminated statuses or terminated cases with active statuses.

Figure 10: Current Defaults - Recently Viewed List View

4. **Click on the FHA Case Number** to view the last default reported status on the loan.

5. After case number is selected, the **Default Reporting** panel displays the last reported case information. Review the **Reporting Cycle Date** to determine the cycle date the status was reported. Click on any field in blue to access a hyperlink to **a guidance panel**.

Figure 11: Default Reporting Panel

Figure 12: Guidance Panel

The guidance panel:

- Provides the field name and a field description for the selection.

- A checkmark in the '**Initial Status', 'Is Active'** or in the '**Is Status with Current OUI'** provides additional information to the user.

- The "i-icon" provides field level guidance for the field. Move the mouse to hover over the "i" to view a guidance popup panel for the field.

6. Click the **left browser arrow** to exit the Guidance panel to return to the Default Reporting Panel.
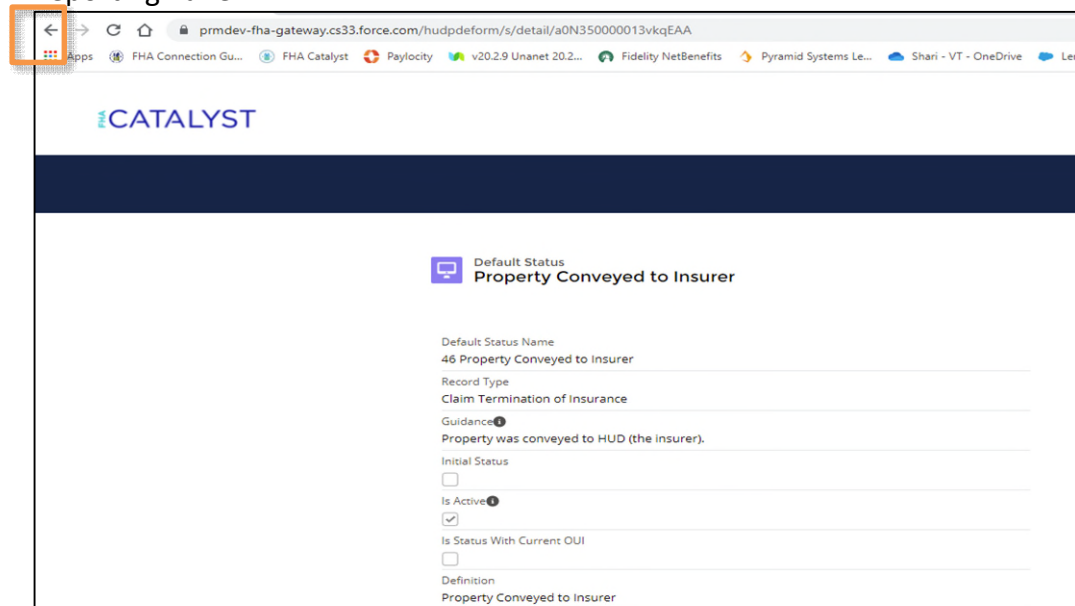
Figure 13: Top left arrow to return to Current Status screen

7. Click on the **Return to Current Defaults link** to exit the Default Reporting Panel, to go back to the List View.

Figure 14: Return to Current Defaults button

8. The system displays the **List View** previously selected.
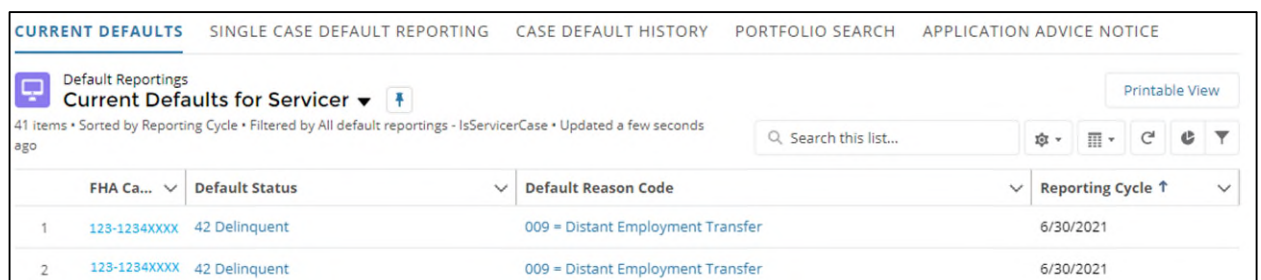
5. Single Case Default Reporting Screen

The Single Case Default Reporting screen is used to manually report, view/validate, and update default reporting for delinquent FHA insured mortgages.

Figure 15: Single Case Default Reporting Home Screen
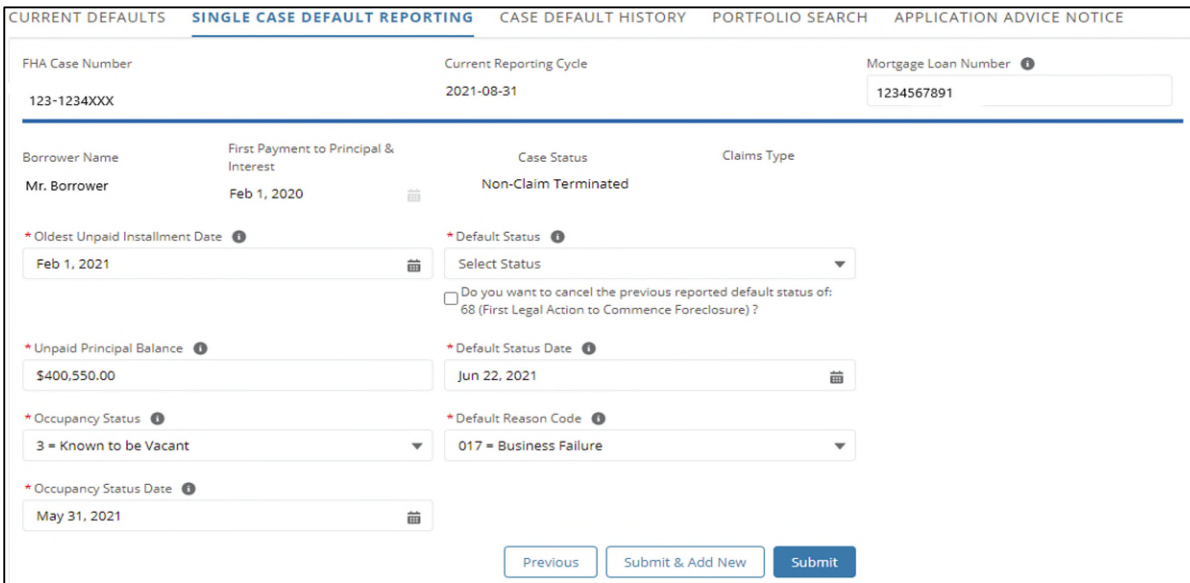
Figure 16: Single Case Default Reporting Screen

Input the case number and click the Next button to access the default reporting screen. The screen displays the case number, loan number and prior default reporting information for the case, if the case has previously been reported as delinquent. If the case is a new delinquency, you can submit reporting by making selections from the drop downs beneath each field name on the screen.

Use the i-icons next to the field name to aid in completion of the fields. Fields with a red asterisk* are "required" fields and must be completed for successful default reporting. A successful reporting displays a green message at the bottom of the screen, stating the reporting was successfully completed, however, an error message will display if fields have not been updated correctly or if required fields have not been completed.

5.1. Report a Default Status on a New Delinquency

To report a default status on a newly delinquent loan:

1. Click on the **Single Case Default Reporting** screen. Input the **FHA Case Number** and **click Next.**
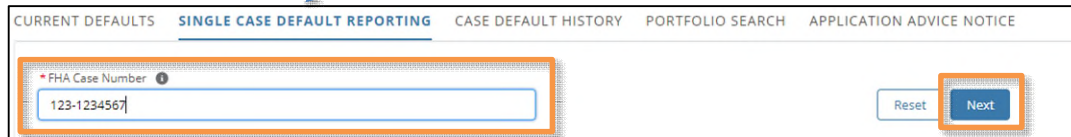
Figure 17: Single Case Default Reporting Home Screen

2. *The default reporting panel appears. The **Default Status field** automatically defaults to default status code **42 Delinquent**. This field is grayed out and cannot be changed, because this code must be reported as the initial delinquency code.*

   a. The ***Submit button*** *is also grayed out until all required fields have been updated. The required fields are fields with the* red asterisk (*).

Figure 18: Single Case Default Reporting Screen

3. Go to the ***Oldest Unpaid Installment Date*** field. Use the calendar drop down to select a date or input a date into the field.

4. Go to the **Unpaid Principal Balance** field. The field defaults to $123456.00 Begin typing in a value to clear the dollar amount.

5. Tab to the **Occupancy Status** field. Click on the right arrow to access the dropdown list. Select from the list.

6. Tab to the **Occupancy Status Date** field. This field becomes a required field if the occupancy status is **3 = Known to be Vacant**. Input the date or use the calendar to select a date to enter. It is not a required field if one of the other options is chosen.
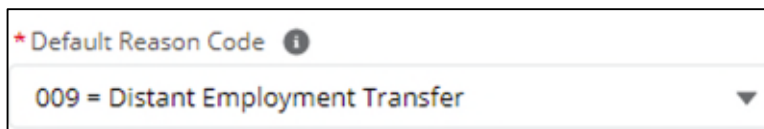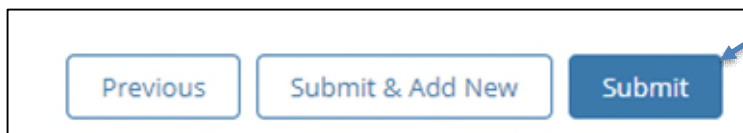
7. Tab to the *Default Status Date* field. Input the date or use the calendar to select a date to enter.

> * Default Status Date   ⓘ
>
> Jun 22, 2021   🗓

8. Go to the Default Reason Code field and select the Default Reason Code.

> * Default Reason Code   ⓘ
>
> 009 = Distant Employment Transfer   ▾

Once all required fields have been completed, the Submit button will turn blue and available to submit the default reporting.

> Previous   Submit & Add New   Submit

9. Click the blue **Submit** button. The system updates the reporting history, and you should see a green **"Success! Case Report Successful"** message at the bottom of the screen.

> *Note: If a red error message appears on the screen, **after** you click Submit; review the message and review your selections on the screen. Make sure all required fields have been completed.*

10. To report a status on another case, **click on the X** in the green message panel and the system will take you back to the Single Case Default Reporting Home Screen.

> ✓ **SUCCESS!**
> Case Report Successful   ☒

| CURRENT DEFAULTS | SINGLE CASE DEFAULT REPORTING | CASE DEFAULT HISTORY | PORTFOLIO SEARCH | APPLICATION ADVICE NOTICE |

> * FHA Case Number   ⓘ
>
> 123-4567890   Reset   Next

5.2. Report a Default Status on Prior Reported Delinquencies

1. Click on the **Single Case Default Reporting** screen. **Input the FHA Case Number** and **click Next.**

2. The last reported default status displays on the screen. (The occupancy, occupancy date, OUI, UPB, Default Status Code and Default Reason Code defaults to the screen).

   - Update all the required fields for monthly reporting (red *asterisk) if the information has changed since the previous reporting.

3. For this example, the **Occupancy Status Date** and a **new Default Status Code** and **Default Status Date** were selected and updated.

- A green **SUCCESS! Case Report Successful** message appears at the bottom of the screen.

CURRENT DEFAULTS	SINGLE CASE DEFAULT REPORTING	CASE DEFAULT HISTORY	PORTFOLIO SEARCH	APPLICATION ADVICE NOTICE

FHA Case Number
123-1234XXXX

Mortgage Loan Number
1234567XX

Borrower Name	First Payment to Principal & Interest	Case Status	Claims Type
Last Name, First Name	Mar 1, 2020	Active	33 - HAMP Partial Claim

Oldest Unpaid Installment Date
Feb 1, 2021

Default Status
06 Formal Forbearance Plan

Unpaid Principal Balance
$450,000.00

Default Status Date
Jun 1, 2021

Occupancy Status
1 = Occupied By Borrower

Default Reason Code
007 = Excessive Obligations - Same Income Including Habitual Nonpayment of Debts

Occupancy Status Date
Jun 7, 2021

✓ **SUCCESS!**
Case Report Successful ☒

5.3. Report Multiple Default Status Codes - Single Case Default Reporting

1. Click on the Single Case Default Reporting home screen. **Input the FHA Case Number** and **click Next.**

| CURRENT DEFAULTS | **SINGLE CASE DEFAULT REPORTING** | CASE DEFAULT HISTORY | PORTFOLIO SEARCH | APPLICATION ADVICE NOTICE |

* FHA Case Number ⓘ

123-4567890

Complete this field.

Reset   Next

2. The last reported status displays on the screen. (The occupancy, occupancy date, OUI, UPB, Default Status Code and Default Reason Code defaults to the screen).

    a. Update all required fields for the monthly reporting (red *asterisk fields) as needed.

| CURRENT DEFAULTS | **SINGLE CASE DEFAULT REPORTING** | CASE DEFAULT HISTORY | PORTFOLIO SEARCH | APPLICATION ADVICE NOTICE |

FHA Case Number
123-1234XXX

Current Reporting Cycle
2021-08-31

Mortgage Loan Number ⓘ
1231234567

Borrower Name
Mr. Borrower

First Payment to Principal & Interest
Mar 1, 2020

Case Status
Active

Claims Type

* Oldest Unpaid Installment Date ⓘ
May 1, 2021

* Default Status ⓘ
09 Special Forbearance

☐ Do you want to cancel the previous reported default status of: 09 (Special Forbearance) ?

* Unpaid Principal Balance ⓘ
$400,000.00

* Default Status Date ⓘ
Jun 8, 2021

* Occupancy Status ⓘ
1 = Occupied By Borrower

* Default Reason Code ⓘ
031 = Unable to Contact Borrower

Occupancy Status Date ⓘ
May 15, 2021

Previous   Submit & Add New   Submit

3. Click on the **Submit & Add New** button.

4. The screen accepts the new reporting status and message display at the bottom of the screen stating, "**The previous default reporting was saved successfully!**"

The module is ready to accept another default reporting status. Update the Default Status code and Default Status Date, if needed. Click Submit & Add New. Continue, until all codes and dates have been reported successfully for the reporting cycle.

The previous default reporting was saved successfully!

5.4. Cancel the Last Reported Default Status

When a Mortgagee discovers a previous status code was reported in error, the Mortgagee must:

- Report a *Default Status Code 25 (Cancel),* to advise HUD that the last status code reported was in error and should be preserved as a historical record without influencing the default sequence; and

- Report the correct Status Code; use the **Single Case Default Reporting** screen to make the correction.

1. Go to the **Single Case Default Reporting** screen. **Enter the case number** and **click** the **Next** button.
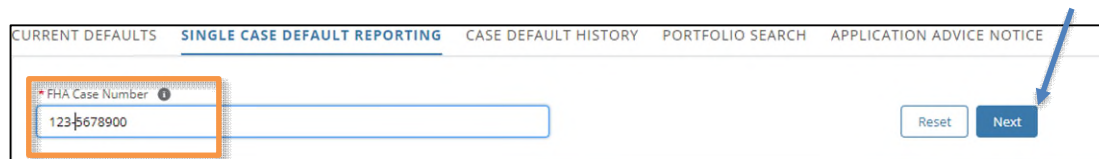
Figure 19: Single Case Default Reporting

2. The Single Case Default Reporting screen appears with the last reported code for the case. To cancel the previous reported default status code; **click the box** beneath the **Default Status drop down list,** to confirm cancellation of the previous code.
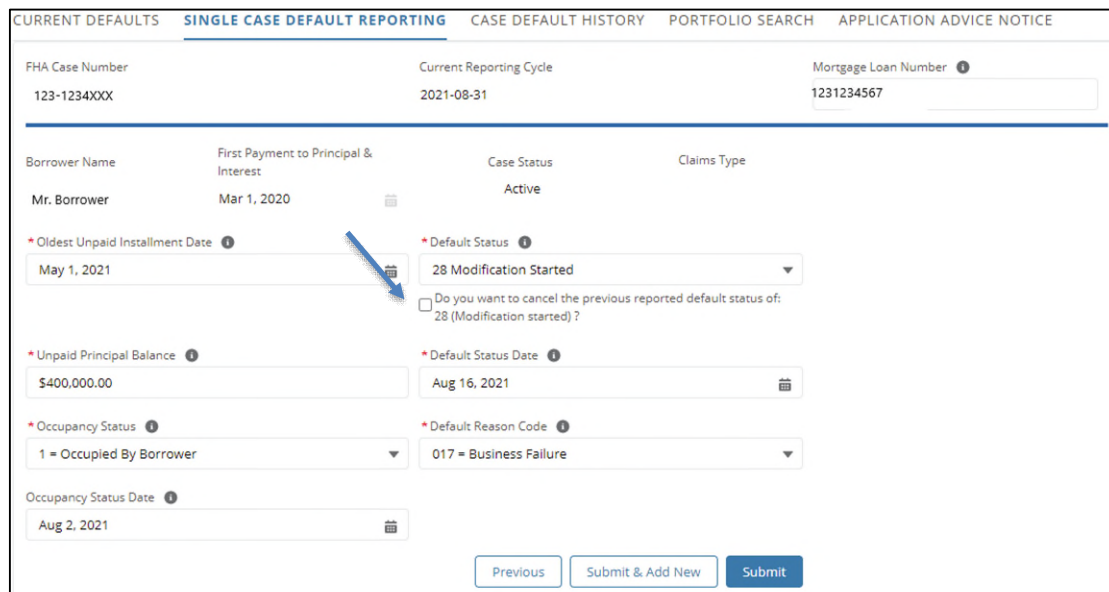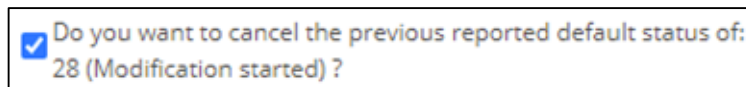
Figure 20: Example of Cancel Previous Status Message

3. A blue checkmark appears in the box and the *current Default Status* is removed. This action adds the **Default Status Code 25 (Cancel)** to the default reporting history and allows you to make a new default status code selection from the list.
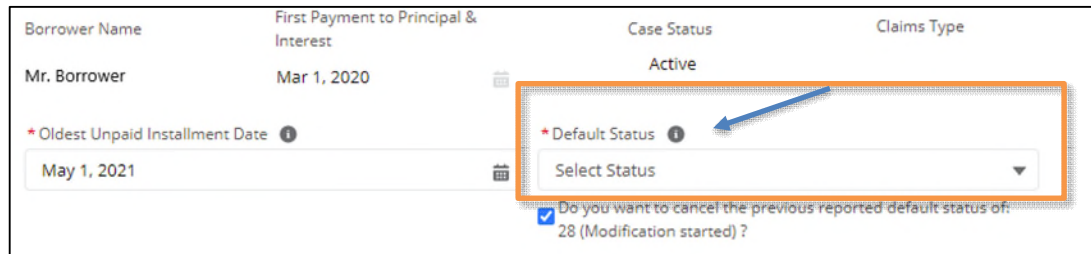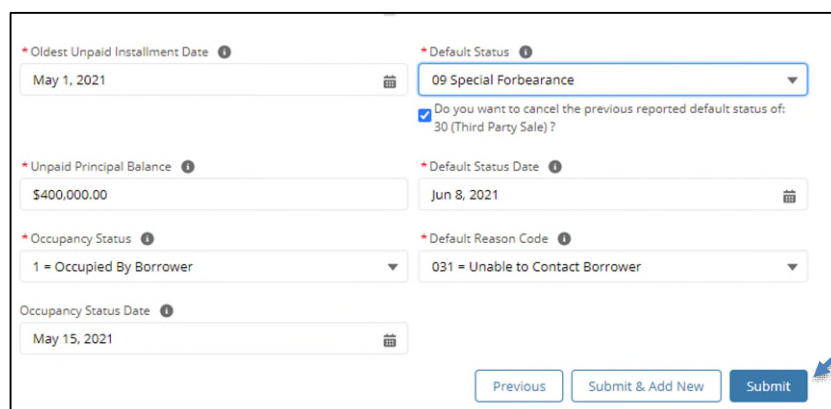
Figure 21: Cancel and Add New Status Code

a. Make a new selection from the **Default Status list** and **Click Submit**.

4. A popup panel displays, asking if you are sure you want to cancel the status code XX. **Click OK.**
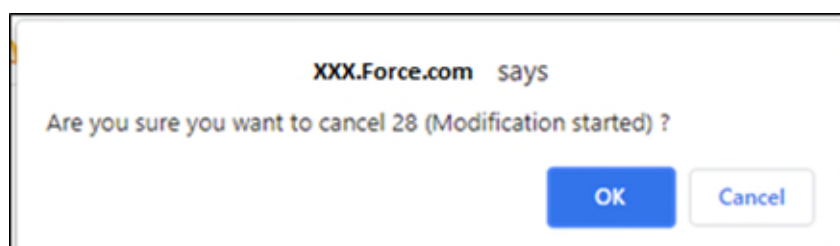
Figure 22: Default Code Cancellation Confirmation

5. The module adds the Status Code 25 and the new default status code to the case and history. A **SUCCESS! Case Report Successful** message appears on screen.

6. Case Default History Screen

Use the **Case Default History** screen to view a history of default reporting for a case. This is a paging screen and provides the case life default reporting detail, including the corrections and cancellations, made to the reporting. Use the scroll bar to scroll right to see other columns of data on the screen or export and download to excel for easy auditing and analysis. Simply click on the Download as CSV button to export the information to a spreadsheet.
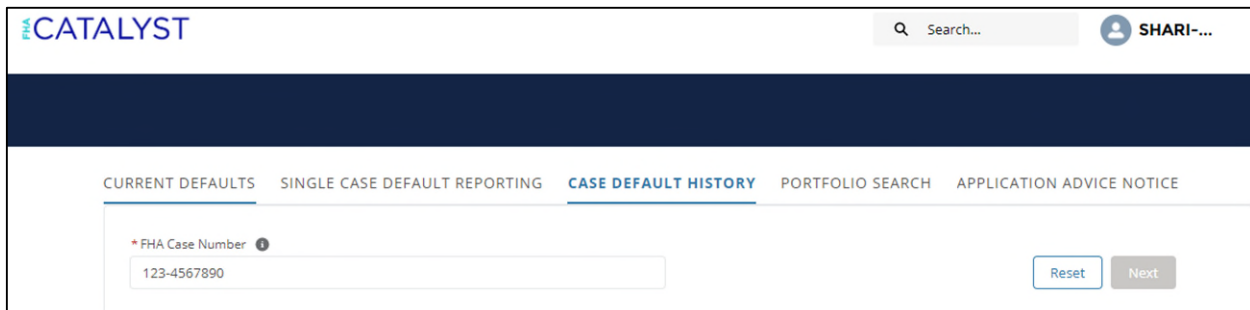
Figure 23: Case Default History Home Screen

Figure 24: Case Default History Results Screen

6.1. Review Case Default History Status

1. Click on the **Case Default History** screen and **input the case number** to view the case history of a loan in default. Click on the **Next** button.

2. The life of loan history of default reporting for the case displays online. Use the bottom **scroll bar** to view columns of data and use the paging arrows to view other pages of default reporting history.

    *   **Click the Download to CSV** to download a report to excel.

    *   Click on the **Add New Default** to add a new default reporting status to the case.

    *   Click **Finish** when you have completed your task on the screen.

6.2. Add a New Default Status from Case Default History Screen

SFDMS provides two options to add default reporting statuses to FHA cases. You can use the **Single Case Default Reporting** screen, or you can use the **Case Default History** screen to select an FHA Case Number to quickly "Add New Default" status to a case. Below are the procedures to learn how to report a default status using the **Case Default History** screen.

1. Go to the **Case Default History** screen. Input the **FHA Case Number** and **click the Next** button.

CURRENT DEFAULTS	SINGLE CASE DEFAULT REPORTING	**CASE DEFAULT HISTORY**	PORTFOLIO SEARCH	APPLICATION ADVICE NOTICE

* FHA Case Number ⓘ

123-4567890

Reset Next

2. The life of loan default reporting displays on the screen.

CURRENT DEFAULTS	SINGLE CASE DEFAULT REPORTING	**CASE DEFAULT HISTORY**	PORTFOLIO SEARCH	APPLICATION ADVICE NOTI

FHA Case Number
123-123XXXX

Mortgage Loan Number
1234657XX

⬇ Download as CSV   Add New Default   Finish

🔍 Search this list...   ▽   SHOW 10 ⬍ E

Sequence...	Servicer ID	Transactio...	Transactio...	Reporting ...	Oldest Unpaid Date	Month Delinq...	Default Status ... ⌄	Default Statu...
4	123XX	S	August 16, ...	August 31, ...	May 01, 2021	3	34 (Natural Disaster)	August 16, 20...
5	123XX	S	August 16, ...	August 31, ...	May 01, 2021	3	28 (Modification started)	August 16, 20...
6	123XX	S	August 16, ...	August 31, ...	May 01, 2021	3	12 (Repayment/Informal Forbearance Plan)	August 16, 20...
7	123XX	S	August 16, ...	August 31, ...	May 01, 2021	3	28 (Modification started)	August 16, 20...
8	123XX	S	August 16, ...	August 31, ...	May 01, 2021	3	25 (Cancel)	August 16, 20...
9	123XX	S	August 16, ...	August 31, ...	May 01, 2021	3	12 (Repayment/Informal Forbearance Plan)	August 16, 20...
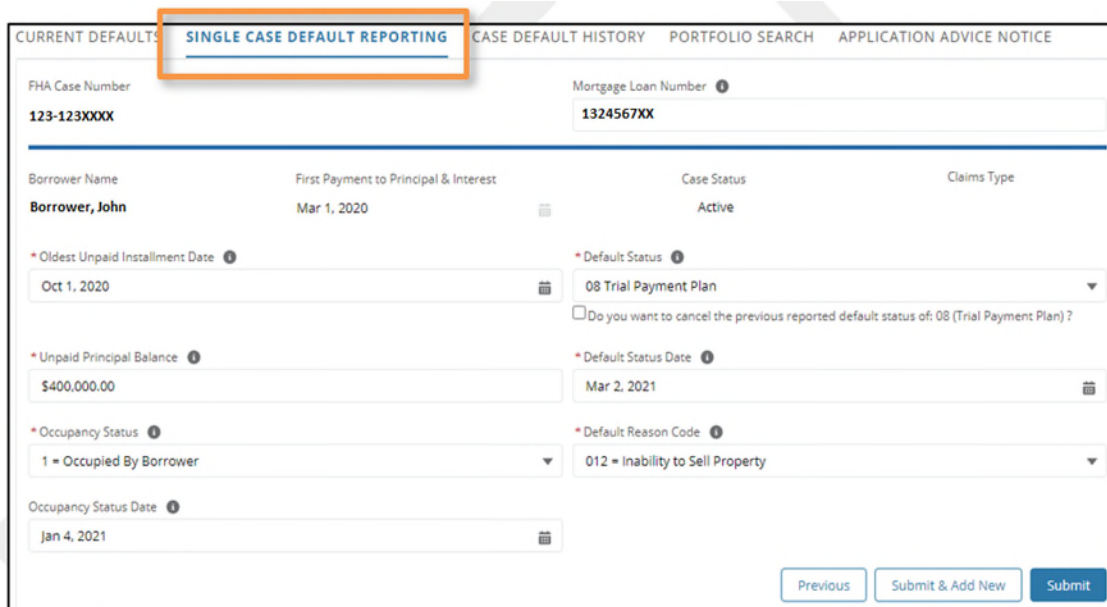
3. **To add a New** Default Status code, click on the **Add New Default** button at the top of the screen. The **Add New Default** button is a **hyperlink** to the Single Case Default Reporting screen.

Figure 25: Case Default History - Add New Default Status

4. The **Single Case Default Reporting** screen displays, and you can now add a new default status on the loan. The procedures to add new statuses are located in **section 5.2**, to add a single default status, or go to **section 5.3** and follow the steps to add multiple default reporting codes.

6.3. Sort, Filter and Export Case Default History to Excel

The **Case Default History** screen provides a historical view of the reporting history of a case. This screen offers the capability to filter and sort, allowing the history to be exported to an excel spreadsheet when needed. Follow the procedures to export the history to an excel format.

1. Go to the Case Default History Screen. Input the case number in the FHA Case Number field. **Click Next** when completed.

2. The life of loan Default Reporting Case History displays on the screen. Use the page numbers at the bottom of the screen to page through the data.

3. Review the **column headings** and use the **dropdowns and arrows** to sort the data. Use your cursor to hover over the column headings to view the **sorting arrows**. Use the **scroll bar** at the bottom of the page to view more columns.

4. Once the on-screen data is in the order you prefer, click on the **Download as CSV** button.

Figure 26: Exporting/Download as CSV

5. When using Chrome, the export will load to the bottom of the screen.

Figure 27: Download of History

6. Click on the export and the file opens in Excel. **Click Finish** to exit the screen and go back to the Case Default History home screen.

7. Portfolio Search Screen

Use the **Portfolio Search** screen to search your portfolio for a list of cases determined by the values selected in the drop-down options. The Portfolio Search screen displays a list of cases meeting the criteria of the preferred options for default reporting through the UI, EDI, and API (API will be in a future release). The list can be downloaded to excel and used as a report, or you can get detailed information from your search results, online, by clicking on the FHA case number.

Figure 28: Portfolio Search Screen

7.1. How to Search for Loans

1. Click on **Portfolio Search**. A screen displays stating **Portfolio Search** and defaults to the current Reporting Cycle date.

   - The **Servicer ID** field (Required) will determine which Servicer is being searched.

   - The **Reporting Cycle** field (Required) displays date values for the last 12 reporting cycles. Only one month can be selected at a time. Select from the drop-down.

2. Go to the **Months Delinquent** field and select one of the buttons. The options available are:
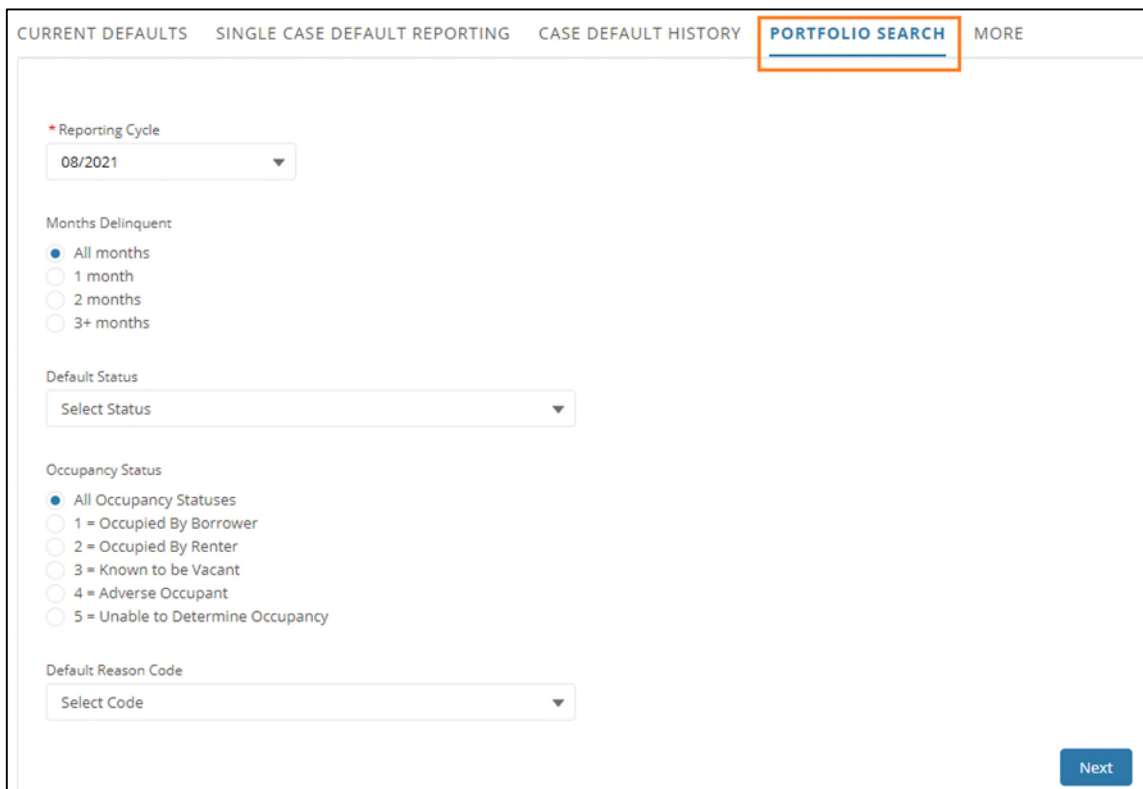
   - None Selected

   - 1 Month

   - 2 Months

   - 3+ Months

3. Go to the **Default Status** field and select from the drop-down options. You can choose **None selected** to bring in all Default Statuses.

4. Go to the **Occupancy Status** field and select one of the buttons. Valid options:

- All Occupancy Status

- 1 = Occupied by Borrower

- 2 = Occupied by Renter

- 3 = Known to be Vacant

- 4 = Adverse Occupant

- 5 = Unable to Determine Occupancy

5. Go to the **Default Reason Code** drop-down box and select one of the options. You can choose **None selected** to bring in all Default Reason Code statuses. **Click Next** when completed**.**

6. The **Search criteria** displays the selections made for the search and a list of cases displays at the bottom of the page.

- **Click on the Download as CSV** to export the list to Excel.

- **Click on the FHA case number** to view case history online. Go to **Step 7**.

Figure 29: Portfolio Search Results Screen

7. If using Chrome, the export will download to the bottom of the screen. Click on the export to view in Excel. **Click Finish** when completed.

8. Click on the Blue Case Number to view the Default Reporting History on the loan selected.

The module displays the **Case Default History** screen for the case number selected. (The case numbers are hyperlinks to the Case Default History screen). Once on the Case Default History screen, you can Download the History, or you can Add New Default Reporting Statuses, if needed. See Section 6.2 to Add New Default Reporting Statuses and Section 6.3 to Download the History.

8. Application Advise Notice (AAN) Screen

The AAN screen is used to retrieve detail on (EDI) Electronic Data Interchange default reporting submissions. The Mortgagee is responsible for retrieving results and submitting the necessary corrections by the fifth business day of the month. HUD will not provide additional time to enter corrections. Submissions received after the end of the reporting cycle will be added to the next month's reporting cycle.

The Error Reports

Use the Reporting Cycle drop down list to view submission dates/times for your organization.

8.1. How to Retrieve Results

1. Select a Reporting Cycle Date from the drop down list and Click Next.

Figure 30: Application Advice Notice

Note: If the Reporting Cycle Date you choose does not have a corresponding default reporting submission, you will see the "No Submissions exist for Selected Reporting Cycle" message, as shown above. Otherwise, the Next button turns blue for access.

2. Select the **Reporting Cycle** and **Bulk Report Submissions** status and click **Next.**
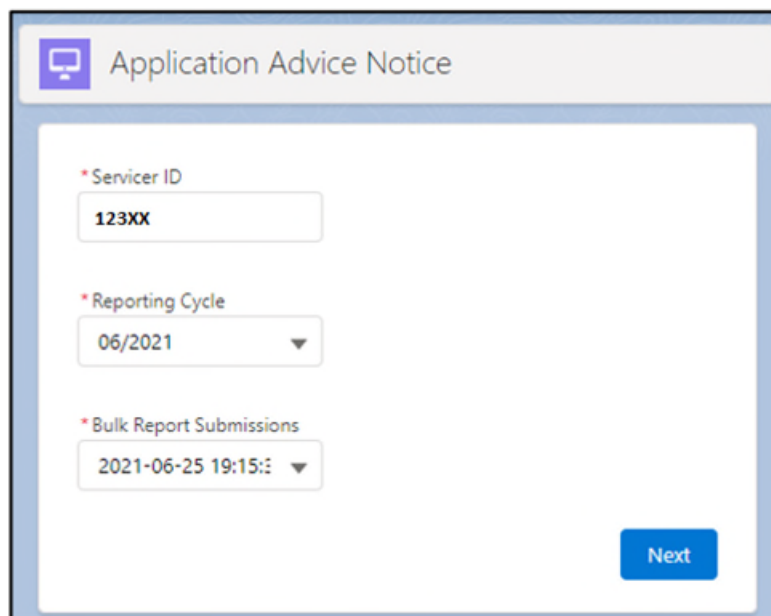

Figure 31: Reporting Cycle and Bulk Report Submission

3. The search results display all cases that match your search criteria. Results can be saved by clicking **Download as CSV**. For additional searching and viewing, use the Search box and scroll bar. Once you've finished reviewing, click **Finish** to end your searching.

Figure 32: AAN Search Results - Download as CSV, Navigation Bar, and Finish button